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Date: 22 December 2005

By: Deji G. Mascari
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IN THE UNITED STATES
PATENT AND TRADEMARK OFFICE
-- PATENT APPLICATION --

Applicant(s): Andras Vilmos

Attorney Docket No.: 43843.0400

Serial No.: 10/518,951

Group Art Unit: TBA

Filed: December 17, 2004

Examiner: TBA

TITLE: SET OF EQUIPMENT FOR THE
PREPARATION AND EXECUTION OF
THE FINANCIAL PERFORMANCE OF A
BUSINESS TRANSACTION BETWEEN A
SELLER AND A BUYER

Confirmation No.: 3799

INFORMATION DISCLOSURE STATEMENT
PURSUANT TO 37 C.F.R. §§1.97-1.98

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia

Sir:

In accordance with the duty of disclosure under 37 C.F.R. §1.56 and pursuant to 37 C.F.R. §§1.97-1.98, Applicant hereby notifies the U.S. Patent and Trademark Office of the documents listed on the attached Form PTO/SB/08a. Copies of the non-patent references are submitted herewith, and English abstracts for each document, which is not in English, is provided as a concise explanation of the relevance of the document.

Applicant respectfully submits that all pending claims are patentable over the foregoing references, taken either alone or in combination. The Examiner is requested to initial the enclosed Form PTO/SB/08a and return a copy thereof to the undersigned.


The submission of the listed documents is not intended as an admission that any such document constitutes prior art against the claims of the present application. Applicant reserves the right to dispute any listed documents as prior art during examination. Further, Applicant does not waive any right to take any action that would be appropriate to antedate or otherwise remove any listed document as a competent reference against the claims of the present application. Furthermore, the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made or that no other material information may exist.

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Respectfully submitted,

Date: 12/22/05

By: 
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DEC 27 2005

PTO/SB/08A (07-05)

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U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

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| Sheet | 1 | of | 3 |
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Complete if Known

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|------------------------|-------------------|
| Application Number | 10/518,951 |
| Filing Date | December 17, 2004 |
| First Named Inventor | Andras Vilmos |
| Art Unit | To Be Assigned |
| Examiner Name | To Be Assigned |
| Attorney Docket Number | 43843.0400 |

U. S. PATENT DOCUMENTS

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FOREIGN PATENT DOCUMENTS

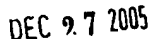
| Examiner Initials* | Cite No. ¹ | Foreign Patent Document | Publication Date | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear | T ⁶ |
|--------------------|-----------------------|---|------------------|---|---|----------------|
| | | Country Code ³ ~Number ⁴ ~Kind Code ⁵ (if known) | MM-DD-YYYY | | | |
| | | WO 95/16971 A1 | 06-22-1995 | Open Market, Inc. | | |
| | | EP 0 745 961 A2 | 12-04-1996 | AT&T IPM Corp. | | |
| | | WO 97/45814 A1 | 12-04-1997 | Vazvan, Behruz et al | | |
| | | WO 98/47116 A1 | 10-22-1998 | Telefonaktiebolaget | | |
| | | WO 99/66436 A1 | 12-23-1999 | Protx Limited | | |
| | | WO 01/46920 A1 | 06-28-2001 | Siemens | | |

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|-----------------------|--|--------------------|--|
| Examiner Signature | | Date Considered | |
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(Use as many sheets as necessary)

Sheet 2

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| of | 3 |
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Application Number

10/518.951

Filing Date

December 17, 2004

First Named Inventor

Andras Vilmos

Art Unit

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| To Be Assigned |
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Examiner Name

| To Be Assigned |
|----------------------------|
| 1. <i>Chlorophyll</i> |
| 2. <i>Chloroplast</i> |
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| 155. <i>Chlorophyll ew</i> |

Attorney Docket Number

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| 43843.0400 |
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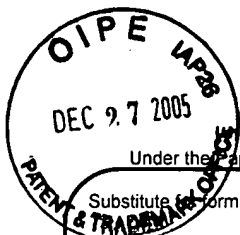
U. S. PATENT DOCUMENTS

| FOREIGN PATENT DOCUMENTS | | | | | | |
|--------------------------|-----------------------|---|------------------|---|---|----------------|
| Examiner Initials* | Cite No. ¹ | Foreign Patent Document | Publication Date | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear | T ⁶ |
| | | Country Code ³ *Number ⁴ *Kind Code ⁵ (if known) | MM-DD-YYYY | | | |
| | | WO 01/65502 A2 | 09-07-2001 | E-SCOR-ING, Inc. | | |
| | | EP 1 178 450 A2 | 02-06-2002 | Vazvan, Behruz | | |
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| Art Unit | To Be Assigned |
| Examiner Name | To Be Assigned |
| Attorney Docket Number | 43843.0400 |

Sheet 3

of 3

NON PATENT LITERATURE DOCUMENTS

| Examiner Initials* | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
|-----------------------|--------------------------|---|----------------|
| | | PAYS P ET AL; An Intermediation and Payment System Technology; Computer Networks and ISDN Systems, North Holland Publishing; V. 28, No. 11; 1 May 96; Amsterdam, NL; Abstract | |
| | | COUSINS, S.B. ET AL; InterPay: Managing Multiple Payment Mechanisms in Digital Libraries; 11-13 June 1993, Pgs 1-9; from Internet | |
| | | GIFFORD, D.E. ET AL; Payment Switches for Open Networks; First Usenix Workshop on Electronic Commerce, July 1995; pgs 69-75; NY, NY | |
| | | PHIL JANSON ET AL; The State of the Art in Electronic Payment Systems; Semper Activity Paper #211ZR018; 1 May 1996; pgs 1-24; Retrieved from Internet | |
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Examiner
Signature

Date

Considered

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